



Flex Life Insurance and AD&D Flex Coverage Highlights

Please read carefully the following description of your Unum Term Life and AD&D insurance plan.

Your Plan

Eligibility

All Full-time Employees working at least 30 hours per week in active employment in the U.S. with the employer, and their eligible spouses and children (up to age 19, or to 25 if they are full-time students).

Employee Coverage Amounts

BASIC COVERAGE

Your Employer is paying the following benefit(s):

Employee (Life and AD&D)
\$25,000

SUPPLEMENTAL BENEFIT OPTIONS

You pay the cost of your and your dependents' Life insurance coverage.

Employee

\$10,000 increments to 5x annual earnings to a plan maximum of \$500,000

Spouse

\$5,000 increments to the lesser of 50% of the Employee Life amount or \$250,000

Child(ren)

14 days to 6 months: \$400

6 months to age 19 or 25 if a full-time student: The lesser of 50% of the employee Life amount or \$10,000

AD&D Benefit Schedule: The full benefit amount is paid for loss of:

Table with 2 columns: For Loss of, The Benefit will be. Rows include Life, Both hands or both feet or sight of both eyes, One hand and one foot, One hand or one foot and sight of one eye, One hand or one foot, Sight of one eye, and Coma.

Other losses may be covered as well. Please see your Plan Administrator.

Coverage amount(s) will reduce according to the following schedule:

Table with 2 columns: Age, Insurance Amount Reduces to. Rows show percentages for ages 65, 70, 75, 80, 85, 90, and 95.

Flex Life Insurance and AD&D Flex Coverage Highlights (Continued)

Guarantee Issue

If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 3x Annual Earnings or \$150,000 (supplemental benefits only) or \$175,000 (basic and supplemental benefits, combined) for yourself and any amount of coverage up to \$30,000 for your spouse. Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of coverage.

If you and your eligible dependents enroll within 31 days of your eligibility date, and later, wish to increase your coverage, you may increase your Life insurance coverage, with evidence of insurability, at anytime during the year. However, you may wait until the next annual enrollment and only Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

Applies to your Supplemental Benefit only

If you remain covered for the same basic benefit and the same supplemental benefit option, evidence of insurability is not required for the increased life amounts due to increased annual earnings up to the maximum available under the plan.

If you previously were declined coverage, evidence of insurability is required for any increases until Unum approves your evidence of insurability form.

Please see your Plan Administrator for your eligibility date.

Rates shown are your Monthly deduction:

Flex Life and AD&D Buy-Up Rates

Age Band	Employee per \$1,000	Spouse per \$1,000	Child per \$1,000
15-24	\$0.040	\$0.040	\$0.040
25-29	\$0.040	\$0.040	
30-34	\$0.060	\$0.060	
35-39	\$0.080	\$0.080	
40-44	\$0.130	\$0.130	
45-49	\$0.210	\$0.210	
50-54	\$0.360	\$0.360	
55-59	\$0.550	\$0.550	
60-64	\$0.740	\$0.740	
65-69	\$1.200	\$1.200	
70-74	\$2.150	\$2.150	
75+	\$3.760	\$3.760	

NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

NOTE: Your rate will increase as you age and move to the next age band.

Insurance Age

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date

Spouse rate is based on Employee's insurance age.

To calculate your cost, complete the following by selecting your coverage amount and rate (based on your insurance age).

Term Life Calculation Worksheet

Coverage Amount	Increment	Rate	Monthly Cost
Employee \$ _____	÷ \$1,000 x	\$ _____ =	\$ _____
Spouse \$ _____	÷ \$1,000 x	\$ _____ =	\$ _____
Children \$ _____	÷ \$1,000 x	\$1.000 =	\$ _____
YOUR MONTHLY COST			\$ _____
_____ x 12 = _____ ÷ _____ = _____			
Your Monthly Cost	Annual Cost	# Paychecks per Year	COST PER PAYCHECK*

Flex Life Insurance and AD&D Flex Coverage Highlights (Continued)

Additional Benefits

Life Planning Financial & Legal Resources

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to you. This service is also extended to you upon the death or terminal illness of your covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.

Portability/Conversion

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

NOTE: Portability under this plan is available to an insured spouse in the event of divorce from an insured employee, subject to all terms and conditions otherwise applicable to ported spouse coverage.

Accelerated Benefit

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 80% of your life insurance amount up to \$500,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

Waiver of Premium

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during the period of disability.

Retained Asset Account

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

Additional AD&D Benefits

Education Benefit: If you or your insured spouse die within 365 days of an accident, an additional benefit is paid to your dependent child(ren). Your child(ren) must be a full-time student beyond grade 12. (Not available in Illinois or New York.)

Seat Belt/Air Bag Benefit: If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

Suicide Exclusion

Life benefits for additional life coverage will not be paid for deaths caused by suicide in the first twelve months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 12 months after the day such increased or additional insurance is effective.

Flex Life Insurance and AD&D Flex Coverage Highlights (Continued)

AD&D Benefit Exclusions

AD&D benefits will not be paid for losses caused by, contributed to by, or resulting from:

- Suicide while sane or intentionally self-inflicted injury while sane;
- Active participation in a riot;
- Attempt to commit or commission of a crime;
- War, declared or undeclared, or any act of war;
- Use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of the employee's physician. This exclusion does not apply if the chemical substance is ethanol.
- Disease of the body, or diagnostic, medical or surgical treatment, or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders.
- Operation of any motorized vehicle while intoxicated.
- Service or full-time active duty in the Armed Forces of any country or international authority.
- Travel or flight in any aircraft or device for aerial navigation, including boarding or alighting from, owned or leased by, or on behalf of your employer.
- Bacterial infection

Termination of Coverage

Your coverage and your dependents' coverage under the Summary of Benefits ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the certificate of coverage;
- For dependent's coverage, the date of your death.

In addition, coverage for any one dependent will end on the earliest of:

- The date your coverage under a plan ends;
- The date your dependent ceases to be an eligible dependent;
- For a spouse, the date of divorce or annulment.

Unum will provide coverage for a payable claim which occurs while you and your dependents are covered under the policy or plan.

Next Steps

How to Apply

To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

If you apply for coverage after your effective date, or if you choose coverage over the guarantee issue amount, you will need to complete a medical questionnaire which you can get from your Plan Administrator. You may also be required to take certain medical tests at Unum's expense.

Effective Date of Coverage

Please see your Plan Administrator for your effective date.

Delayed Effective Date of Coverage

For Employee and Dependents: If you are absent from work due to injury, sickness, temporary layoff or leave of absence on the date your coverage would normally begin or increase, your coverage/dependent coverage will begin or increase on the date you return to active employment.

If your eligible dependent is totally disabled, your dependent's coverage will begin on the date your eligible dependent is no longer disabled. This provision does not apply to a newborn child while dependent insurance is in effect.

Changes to Coverage

At each annual enrollment period or within 31 days of a change in status, you will be given the opportunity to change your coverage. You will be required to provide evidence of insurability and be approved to increase your coverage amounts. Your eligible dependents will be required to provide evidence of insurability and be approved to increase their coverage amounts by more than one level.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number C.FP-1, et al.

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice.

Underwritten by: **Unum Life Insurance Company of America**, 2211 Congress Street, Portland, Maine 04122, www.unum.com
Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. ©2007 Unum Group. All rights reserved.